

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re:	JOHN E SMITH	§	Case No.: 08-28038
	JESSICA CLARK SMITH	§	
		§	
		§	
		§	
		§	
		§	
Debtor(s)		§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/19/2008.
- 2) This case was confirmed on 04/16/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 04/16/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 10/15/2009.
- 6) Number of months from filing to the last payment: 12
- 7) Number of months case was pending: 15
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 38,845.00
- 10) Amount of unsecured claims discharged without payment \$.00
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 9,564.58
Less amount refunded to debtor	\$ 2,599.21
NET RECEIPTS	\$ 6,965.37

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 2,250.00
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 484.32
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION **\$ 2,734.32**

Attorney fees paid and disclosed by debtor **\$ 750.00**

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
EMC MORTGAGE	SECURED	145,000.00	123,491.75	.00	.00	.00
EMC MORTGAGE	SECURED	NA	.00	.00	.00	.00
EMC MORTGAGE	OTHER	NA	NA	NA	.00	.00
LARSON & NIERLING	SECURED	.00	.00	.00	.00	.00
LARSON & NIERLING	OTHER	.00	NA	NA	.00	.00
TRIAD FINANCIAL CORP	SECURED	6,036.32	.00	6,036.32	2,100.39	120.73
TRIAD FINANCIAL CORP	OTHER	.00	NA	NA	.00	.00
US BANK	SECURED	2,100.00	.00	2,100.00	1,732.16	22.32
INTERNAL REVENUE SER	PRIORITY	1,300.00	NA	NA	.00	.00
INTERNAL REVENUE SER	UNSECURED	1,294.77	NA	NA	.00	.00
CAPITAL ONE	UNSECURED	398.53	NA	NA	.00	.00
B REAL LLC/MS 550	UNSECURED	400.00	411.00	411.00	4.11	.00
CITY OF CHICAGO DEPT	UNSECURED	2,570.00	1,590.00	1,590.00	15.90	.00
CITY OF CHICAGO DEPT	UNSECURED	100.00	NA	NA	.00	.00
US DEPT OF EDUCATION	UNSECURED	5,986.58	6,446.66	6,446.66	64.47	.00
ECMC	UNSECURED	.00	15,505.31	15,505.31	155.05	.00
ROUNDUP FUNDING LLC	UNSECURED	718.51	718.51	718.51	7.19	.00
FIRST PREMIER BANK	UNSECURED	3,974.41	NA	NA	.00	.00
HSBC CARD SERVICES	UNSECURED	1,182.18	NA	NA	.00	.00
HSBC	OTHER	.00	NA	NA	.00	.00
LEADING EDGE RECOVER	UNSECURED	744.97	NA	NA	.00	.00
LEADING EDGE RECOVER	OTHER	.00	NA	NA	.00	.00
MEDICAL RECOVERY SPE	OTHER	.00	NA	NA	.00	.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
NICOR GAS	UNSECURED	1,000.00	NA	NA	.00	.00
PORTFOLIO RECOVERY A	UNSECURED	.00	NA	NA	.00	.00
PREMIER BANK CARD	UNSECURED	NA	558.11	558.11	5.58	.00
B REAL LLC/MS 550	UNSECURED	NA	64.00	64.00	.64	.00
CFS SUNTECH SERVICIN	UNSECURED	NA	NA	NA	.00	.00
TEXAS GURANTEED STUD	UNSECURED	14,438.13	NA	NA	.00	.00
US DEPT OF EDUCATION	UNSECURED	.00	NA	NA	.00	.00
VERIZON WIRELESS	UNSECURED	737.00	NA	NA	.00	.00
VERIZON WIRELESS	OTHER	.00	NA	NA	.00	.00
VILLAGE OF DOLTON DE	UNSECURED	1,875.00	NA	NA	.00	.00
VILLAGE OF DOLTON DE	UNSECURED	500.00	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	NA	251.13	251.13	2.51	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	8,136.32	3,832.55	143.05
All Other Secured	<u>.00</u>	<u>.00</u>	<u>.00</u>
TOTAL SECURED:	8,136.32	3,832.55	143.05
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>.00</u>	<u>.00</u>	<u>.00</u>
TOTAL PRIORITY:	.00	.00	.00
GENERAL UNSECURED PAYMENTS:	25,544.72	255.45	.00

Disbursements:

Expenses of Administration	\$ 2,734.32	
Disbursements to Creditors	\$ 4,231.05	
TOTAL DISBURSEMENTS:		\$ 6,965.37

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/21/2010

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.